



RISKWATCH

APRIL 08

VOLUME 1, ISSUE 1

Director's Desk

Bigger and Better RiskWatch



We, at State Risk Management, are pleased to resurrect RiskWatch. It is our hope that it will prove to be a useful tool in sharing timely and important information. From our perspective, effective Risk Management requires working together in both preventing and resolving claims. Issues involving accident prevention and safety, safeguarding valuable State assets, limiting liability, and fair and timely resolution of claims are all matters of our mutual concern, and they cry out for good communication and teamwork. Let us view each other as partners, always willing to share information and work effectively together.

We would like to include your good ideas and address your concerns in future issues of RiskWatch. Please share your perspectives with us, and we will try our best to make this publication as helpful to you as we possibly can.

Roger Livingston - Utah Risk Manager

Emergency Evacuation and the ADA

It is Tuesday at 10:00 a.m. A 6.2 earthquake strikes igniting a fire on the third floor. Did all of your employees make it out of the building safely? Emergency evacuation plans *must* include evacuation procedure for people with disabilities. Compare your plan with the checklist below.

Plan Development

- Ask employees to voluntarily self-identify accommodation needs for emergency evacuation.
- Complete a hazard

- analysis to identify hazards impeding evacuation.
- Develop methods to identify visitors with special needs.
- Ask employees with special needs for their accommodation ideas.
- Consult with local fire, police, and HazMat departments.
- Explore evacuation accommodation options. (Evacuation chairs etc.)
- Designate key person-

- nel to assist employees with accommodations during emergency evacuation.
- Establish Areas of Refuge Assistance- places to wait for evacuation by trained personnel or fire authorities.
- Identify each area with an "AREA OF RESCUE ASSISTANCE" sign.
- Provide two-way radios for communication during evacuation.

(See Emergency, page 2)

Loss Control Developments

New Version of Self-Inspection Survey. The latest version of the online self-inspection survey was launched in January of 2008 and is accessible on our website (www.risk.utah.gov). The deadline for completing the survey is June 1, 2008.

Quarterly Training. Quarterly training sessions are generally held on the second Tuesdays of March, June, September, and December. The June/December trainings address employment liability issues. The March/September trainings focus on environmental liability prevention. Visit our website for training dates, topics, and a list of training presentations we can provide for your organization. Send your training comments or suggestions to sis@utah.gov.

Focus Groups. We will be conducting separate focus groups with representatives from our charter schools, school districts, state agencies, and institutions of higher education in May and June. Why? To learn how we can better serve you. If you are interested in participating, please email us at sis@utah.gov.

Loss Control Assignments. We have designated specific loss control professionals to serve as your principal contacts to address physical and non-physical liability issues. That information is now posted on our website (www.risk.utah.gov)

SPECIAL POINTS OF INTEREST:

- ◆ Risk's New Look
- ◆ Loss Control Developments
- ◆ Upcoming Events

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Emergency Evacuation and the ADA (continued from page 1)



Evacuation Chair

- Commit the plan to writing.
- Make necessary modifications to the plan.
- Inform and train all employees regarding the evacuation plan. (Provide alternative format.)
- Conduct and document practice evacuation drills.
- Develop a system for reporting new hazards and safety concerns.
- Identify accommodation needs of new employees.

- Notify fire, police, and HazMat authorities of your plan.
- Inspect and maintain emergency evacuation equipment.
- Review and modify the plan at scheduled intervals.

For further information or assistance, please contact Risk Management.

By Melissa L. Frost, ADA Coordinator

"DURING THE PAST
FOUR FISCAL
YEARS, OVER 2.5
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WERE SPENT IN
TREATMENT AND
TIME LOSS
BENEFITS FOR LOW
BACK CONDITIONS"

Work-Related Low Back Injuries Have A Significant Impact

You have heard it before.

Low back injuries sustained by state employees while performing work-related tasks cost more to treat and lead to a higher rate of disability than the average disorder caused by state employee industrial accidents.

During the past four fiscal years, over 2.5 million dollars were spent in treatment and time loss benefits for low back conditions. While comprising approximately 12% of all compensable accidents, low back injuries contributed to 20% of all time loss claims (the severity of the injury forces the employee to be held off work) over the past four fiscal years.

Workers compensation statistics also show that, over the past four fiscal years, strains caused by lifting represent 7% of all accidents at a cost of over 1.3 million dollars.

So what is the answer to this challenge? A yearly low back training? Backbelts? Mandatory two person lifts? A recent study yielded some surprising findings.

A team of British researchers reviewed eleven published reports and found back injury prevention training had little impact on the incidence/prevalence of back pain and disability. Further, among five studies

(See Work-Related, page 4)

Smoke Detectors Save Lives - Fire Sprinklers Save Lives and Property

A residential sprinkler system in a 12-unit apartment building successfully extinguished a fire. The fire started when the liquid evaporated in a pan of potatoes that was left unattended on the hot stove. A single-station smoke detector activated at 5:30 p.m., alerting the occupants of the blaze. Shortly afterward, a sprinkler 5 feet from the stove activated and extinguished the fire, limiting fire and smoke damage to the stovetop and immediate surrounding area. Damage to the building, valued at \$1.2 million, was estimated at \$15,000. Damage to the contents, valued at \$50,000, was estimated at \$2,000. The fire department credited the building's

emergency evacuation plan for the rapid evacuation of its occupants. Of course, the operational smoke detector was the hero of the day.



Structure Fire

In a different incident, at about 8:30 p.m., a fire began in a college dormitory room. Bedding ignited when an electric appliance cord failed. Smoke from

(See Smoke, page 3)

Claims Corner - Prompt Claims Reporting

A friend of mine was recently involved in an auto accident. Another driver failed to obey a stop sign, and caused the collision that damaged both cars. My friend's car was damaged beyond repair and was declared a total loss. Fortunately, there were no injuries.

Unfortunately, more than one month after the accident, my friend is still without transportation. No settlement offer has been made. No replacement auto is available for his use. Calls and letters to the adjuster go unanswered. He is considering hiring an attorney to recover the damages he has suffered.

Although this sounds like the stuff of which daytime television lawyer advertising is made, it also bespeaks a growing insurance industry problem and challenge, that of prompt

claims resolution.

At State Risk Management, our goal is to handle claims promptly and fairly. In order to meet that goal, we need your help.

By providing prompt claim notification and adequate loss information, you play a vital role in prompt claims resolution. Initially, you are the adjuster's eyes and ears. You certainly know more about the loss initially than does the adjuster. Without timely and accurate information, the adjuster is at a disadvantage during the initial stages of the claim. Claimants frustration level often increases because they feel no one is taking their loss seriously.

The information you provide gives the adjuster the tools he needs to serve the claimant and ultimately determine if the claim will be paid...and the amount of the payment.

Our first party claimants are you, our client agencies. We have a duty to treat you all fairly, equitably and with good faith. Our third party claimants are not merely claimants; they are taxpayers, voters, and citizens to whom we owe a heightened responsibility.

We welcome and appreciate your help in meeting those duties and responsibilities.

If you have a claim question or issue you want discussed, please feel free to contact me at 801-538-9568 or jcoates@utah.gov.

By Jeff Coates, Claims Manager

"BY PROVIDING
PROMPT CLAIM
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Smoke Detectors Save Lives Fire Sprinklers Save Lives and Property (continued from page 2)

the dormitory bedroom activated the smoke detection system in the hallway and common areas. This alerted the fire department as well as the occupants, all of whom evacuated without incident. No fire sprinklers were installed in this building, because it was constructed with fire resistive concrete floors, concrete walls, and a brick exterior. The fire was initially limited to the bedroom, but spread when a campus police officer left the door open. Damage was limited to the suite where the fire started, however.

It is evident that having **operational smoke detectors** and **operational fire extinguishing systems** are keys to avoiding loss of life in fires. Have you checked yours recently? By Robert Binns, Fire Protection Consultant

Safety Sightings

Always choose the proper size and type of ladder for the job at hand. The top two rungs of folding ladder should never be stepped on to reach a higher level. If a taller ladder is needed for a particular task, get one. Never place a ladder in front of a door, unless the door can be blocked or wedged in an open position so that operation of the door will not impact the ladder. Extension ladders should be placed at a 4:1 angle against a wall for stability. Further, extension ladders must extend 3 feet past a landing area, such as the edge of a roof, to prevent a person from having to "fish" for a rung upon descent. This extensions will also provide a stabilizing handhold. At least three points of your body should always be on the ladder at the same time. Place items in a bucket and pull them up with a rope if they are needed at an elevated location, rather than carrying them with you as you climb a ladder. All ladders should be placed on a stable base or lashed/stabilized to prevent accidental displacement.

Ladders must never be used in a manner for which they were not designed. They should never be used as a horizontal walkway plank or as a brace or skid. Moreover, ladders must never be used on a scaffold or in a scissor/aerial lift to reach a higher work location. Finally, ladders should only be used by individuals who have been trained to use them. That training must be documented.

By Tom Merrill, Safety Consultant



Improper use of Ladder



Insurer Spotlight

Jordan School District has been working very hard to make improvements in their loss control activities over the years.

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STRUCTURE FIRE

A case in point: Hillcrest High School had 75 recommendations for loss control improvement on the March 2007 audit. A year later, they had just 22 recommendations. Credit for the improvement goes to a very tenacious Assistant Principal, Laurie Brussow, to Area Supervisor, Ron Boshard and to the Jordan Risk Coordinator, Kevin Ray.

Much of the Districts success during this past year was due to the support given by upper management. This group includes Executive Director of Auxiliary Services, John Taylor, Assistant Director, Scott Thomas, Director of Maintenance, Herb Jensen, and the other Area Supervisors, Stan Reese and Doug Smith.

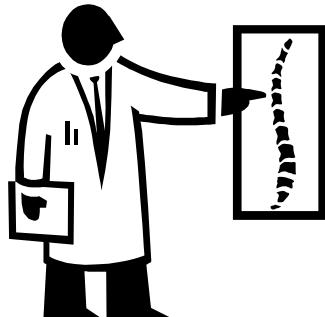


Jordan School District Management Team

Work-related Low Back Injuries Have A Significant Sized Impact *(continued from page 2)*

UPCOMING EVENTS

- UTAH AHEAD (*Association on Higher Education and Disability*) Spring Conference, April 17th -18th, Salt Lake Community College - Redwood Road Campus, 4600 S. Redwood Rd., SLC, UT 84123. For information/ registration, contact Michael Brooks (801-422-6020 / michael_brooks@byu.edu).
- ADA Roundtable - April 29, 2008, Time 1:00 PM. State Office Building Room 2112. Topic ADA employment issues. All ADA Coordinators are invited to attend.



that evaluated the impact of training on lifting methods and use of lifting equipment, three noted improved technique while two cited minimal/no improvement. One study found that subjects had an increased awareness of back injury prevention but did not demonstrate lifting/handling technique improvement.

The British authors concluded that either the back-protecting techniques presented in the trainings were either ineffective at reducing the risk of injury or the lifting/handling methods were not properly applied by subjects. They suggest that an effective approach may require a program including a no-lifting policy and demonstrated management commitment.

By Tim Villnave, Ergonomic Consultant

The summer holidays are fast approaching. As you get ready for a fun vacation, remember to prepare your house while you are away as well. People are watching, as you get ready to leave, and waiting for the time when no one is home. A few simple precautions can save you time, money, and a lot of sorrow. It is up to you to make your vacation a safe and responsible one.

- Turn off the lights you do not need, and set others on timers.
- Arrange for someone to watch your house and give them a key in case of emergency.
- Stop your mail and papers or have someone pick them up for you.
- Give important contact numbers to people left at home. Take those numbers with you as well.
- Contact the local police for extra patrols of your residence.
- Do not leave a voice message at work saying you will be out of town.
- Remember, not everyone should know you are leaving.

By Jeff Rose, Workplace Security Consultant

